



**ANNUAL REPORT OF EXAMINING COMMITTEE**  
NORTH DAKOTA DEPARTMENT OF FINANCIAL INSTITUTIONS  
BANKING AND TRUST COMPANIES DIVISION  
SFN 2150 (Rev. 10-2001)

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Name of Bank	City
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At close of business June 30, \_\_\_\_\_, we the undersigned members of the Examining Committee of the above-named bank, do hereby certify that we have made a thorough examination of the condition of the above-named, and are of the opinion that the assets of the bank are not carried on the books thereof in excess of the actual value.

For all questions requesting yes/no, please mark the appropriate response with an "X". If additional space is needed for your responses, you may attach additional sheets as needed.

## I. BANK OPERATIONS

1. Please indicate the frequency of reconciliations (e.g. daily, weekly, monthly, quarterly, or other):				
	Internal Audit Requirements	Date of Last Reconciliation	Performed By	Frequency
Cash				
Due from Correspondent Accounts				
Investments				
Loans and Leases				
Deposit Liabilities				
Accrual, Income and Expense Accounts				
2. Does the bank reconcile and review nonledger assets? <input type="checkbox"/> Yes <input type="checkbox"/> No		3. If no, has the Examining Committee reconciled and reviewed nonledger assets? <input type="checkbox"/> Yes <input type="checkbox"/> No		
4. Does the bank periodically review other real estate owned to ensure that the amount carried is not in excess of the current value? <input type="checkbox"/> Yes <input type="checkbox"/> No				
5. Please indicate which major operational policies have been adopted and the date of last review by the Board of Directors. For example, asset/liability, funds management, internal audit, and internal control.				
POLICY		DATE OF BOARD REVIEW		

## II. LOANS, LEASES, AND DISCOUNTS

1. Does the bank have a written loan policy? <input type="checkbox"/> Yes <input type="checkbox"/> No	2. Date of last review and approval by the Board of Directors
3. Does the bank have procedures in place to determine if the loan policy is being adhered to? (If yes, please describe) <input type="checkbox"/> Yes <input type="checkbox"/> No	
4. Does the bank have an internal "watch list" which identifies problem loans and leases? <input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Since the last Report of Examining Committee, were there any instances in which a loan determined to be "nonbankable" was not immediately removed from the banks's books? (If yes, please describe). <input type="checkbox"/> Yes <input type="checkbox"/> No	